

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

Presentment Date: 11/10/2015
Objections, if any due: 11/3/2015
Hearing Date, if necessary: 11/3/2015
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF
NEW YORK

2015 OCT 15 P 3: 00

In re:

BRIAN H. DENKER
Debtor

RECEIVED

Chapter 11
Case Number 15-41069

NOTICE OF PRESENTMENT

PLEASE TAKE NOTICE, that Brian Denker (the "Debtor"), will present the annexed motion and proposed entry of an Order from the Honorable Carla E. Craig, Chief United States Bankruptcy Judge, in her Chambers located at the United States Bankruptcy Court, 271 Cadman Plaza East, Room 3529, Brooklyn, New York 11201, on November 10, 2015 at 10am. (the "Presentment Date") pursuant to Rule 2004 of the Bankruptcy Code, authorizing the Debtor to conduct an examination of and request the production of documents from as determinable hereon in and after:

1. Edward John Denker-Youngs, aka E J Youngs, aka Edward J Youngs, aka E John Youngs, aka Edward John Youngs, aka John J Denker-Youngs, aka John Youngs : debtor's spouse
2. Matje G. Youngs, aka Matty Youngs, aka Matje Griervers, aka the Trust of Matje G Youngs: debtor's mother-in-law
3. Glen Gordon of GWN Securities : Financial / Investment Advisor to debtor's spouse
4. Monroe "Roey" Diefendorf of 3 Dimensional Wealth Advisory, Diefendorf Capital, Diefendorf Planning Services, Ltd, Sterling Monroe Securities, LLC, Argonne Trust Company, LLC, et al. : Financial / Investment Advisor / Personal friend to debtor's spouse & mother

TAKE FURTHER NOTICE, that objections, if any, to the annexed Order must be made in writing and shall be filed with the Clerk of the Court, with a copy delivered to the Chambers of the Honorable Carla E. Craig, Chief United States Bankruptcy Judge, in her Chambers located at the United States Bankruptcy Court, 271 Cadman Plaza East, Room 3529, Brooklyn, New York 11201 and served upon the Debtor, Brian H. Denker-Youngs 25 Boerum Street #18E, Brooklyn NY 11206, in order that they be received in hand by no later than 5:00 p.m., on

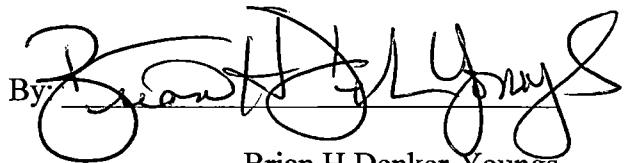
November 3, 2015,

PLEASE TAKE FURTHER NOTICE, that unless timely objections are filed, the Order may be approved and entered by the Bankruptcy Court without a hearing.

PLEASE TAKE FURTHER NOTICE, that if objections are timely filed and served, or if the Court so directs, a hearing will be held before the Honorable Carla E. Craig in her Courtroom on a date to be determined.

Dated: Brooklyn, New York

October 15, 2015

By 

Brian H Denker-Youngs
25 Boerum Street #18E
Brooklyn, NY 11206

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF
NEW YORK

2015 OCT 15 P 3:00

RECEIVED

-----X
In re:

BRIAN H. DENKER
Debtor

Chapter 11
Case Number 15-41069

-----X
**MOTION FOR AN ORDER, PURSUANT TO FED. R. BANKR. P. 2004, AUTHORIZING
MOVANT TO (a) CONDUCT AN EXAMINATION OF AND (b) REQUEST PRODUCTION
OF DOCUMENTS FROM PARTIES AS INDICATED**

Brian Denker (the "Debtor") hereby moves the Court for entry of an order, pursuant to Fed. R. Bankr. P. 2004, authorizing the Debtor to conduct an examination of and request the production of documents from:

1. Edward John Denker-Youngs ("EDY"), aka E J Youngs, aka Edward J Youngs, aka E John Youngs, aka Edward John Youngs, aka John J Denker-Youngs, aka John Youngs : debtor's spouse
2. Matje G. Youngs ("MGY"), aka Matty Youngs, aka Matje Grievors, aka the Trust of Matje G Youngs: debtor's mother-in-law
3. Glen Gordon ("GG") of GWN Securities : Financial / Investment Advisor to debtor's spouse
4. Monroe "Roey" Diefendorf ("MRD") of 3 Dimensional Wealth Advisory, Diefendorf Capital, Diefendorf Planning Services, Ltd, Sterling Monroe Securities, LLC, Argonne Trust Company, LLC, et al. : Financial / Investment Advisor / Personal friend to debtor's spouse & mother

and respectfully represents as follows:

BACKGROUND

1. On March 13, 2015 ("Petition Date"), the Debtor filed a petition for relief under chapter 11 of title 11 of the United States Code ("Bankruptcy Code").

2. The Debtor is an individual. The Debtor was compelled to file the within chapter 11 proceeding as a result of unauthorized charges on Debtor's credit cards, victim of various acts of equity and assets skimming by EDY, check forgeries, financial diversions and financial withholdings by EDY and MGY as well as syphoning of debtors financial resources into investment trusts setup by "GG" and "MRD". EDY and MGY also caused various involuntary debt assignments onto the debtor by subsidizing without consent or knowledge of the debtor, work to real property that is a part of MGY's Living Trust

3. EDY has refused to turn over any documentation.

RELIEF REQUESTED

4. Accordingly, the debtor seeks an Order, pursuant to Bankruptcy Rule 2004, authorizing and directing the examination of various parties as required. In addition, the Debtor seeks authorization to compel and command all parties above to produce, one week before the examination date any and all statements, accounts, and the same entered into between August 2010 thru September 30, 2014 by either EDY or MGY and which the EDY entered into, or has/had financial responsibility for during such time.

5. The Bankruptcy Court may direct the examination of named parties pursuant to Bankruptcy Rule 2004(a), (b) and (d), which provides:

a. Examination on Motion. On motion of any party in interest, the court may order the examination of any entity.

b. Scope of Examination. The examination of an entity under this rule or of the debtor under § 343 of the Code may relate only the acts, conduct, or property or to the liabilities and financial condition of the debtor, or to any matter which may affect the administration of the debtor's estate, or to the debtor's right to a discharge...

* * *

c. Time and Place of Examination of Debtor. The court may for cause shown and on terms as it may impose order the debtor to be examined under this rule at any time or place it designates, whether within or without the district wherein the case is pending.

6. The Advisory Committee Note to Rule 2004(a) provides that an application may be made by ex parte motion or heard on notice, as follows:

[Rule 2004(a) specifies the manner of moving for an examination. The motion may be heard ex parte or it may be heard on notice.]

7. A proposed order granting the Debtor's Motion is attached hereto together with record of accounts requested labeled *Exhibit "A" along with exhibit "B" Month's October 2013 thru May 2014 as just one of such inquiries to which debtor requires further examination thereof.*

8. WHEREFORE, the Debtor respectfully requests entry of an Order, pursuant to Rule 2004 of the Federal Rules of Bankruptcy Procedure: (a) directing all parties to appear for examination at the United States Bankruptcy Court Eastern District, fourteen (14) days from service of the Order granting this Application; and (b) directing all parties to produce to debtor, one week prior to the examination date, all certified true and accurate statements, accounts, and transaction histories.

Dated: Brooklyn, New York
October 15, 2015

By:



Brian H. Denker-Youngs
25 Boerum Street #18E
Brooklyn, NY 11206

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

-----X
In re:

BRIAN H. DENKER
Debtor

Chapter 11
Case Number 15-41069

-----X
**ORDER PURSUANT TO BANKRUPTCY RULE 2004 DIRECTING THE
EXAMINATION OF THE DEBTOR AND FURTHER DIRECTING THE PRODUCTION
OF DOCUMENTS**

UPON the application (the “2004 Application”) of Brian Denker (the “Debtor”), filed on October 15, 2015, for entry of an order pursuant to Rule 2004 of the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”) directing:

1. Edward John Denker-Youngs (“EDY”), aka E J Youngs, aka Edward J Youngs, aka E John Youngs, aka Edward John Youngs, aka John J Denker-Youngs, aka John Youngs : debtor’s spouse
2. Matje G. Youngs (“MGY”), aka Matty Youngs, aka Matje Grievors, aka the Trust of Matje G Youngs: debtor’s mother-in-law
3. Glen Gordon (“GG”) of GWN Securities : Financial / Investment Advisor to debtor’s spouse
4. Monroe “Roey” Diefendorf (“MRD”) of 3 Dimensional Wealth Advisory, Diefendorf Capital, Diefendorf Planning Services, Ltd, Sterling Monroe Securities, LLC, Argonne Trust Company, LLC, et al. : Financial / Investment Advisor / Personal friend to debtor’s spouse & mother

to appear for an examination and to produce the documents set forth on Exhibit A to the 2004 Application; and the Court having found that adequate notice has been given, and that no further notice is necessary; and good and sufficient cause appearing therefore, it is hereby;

ORDERED, that pursuant to Bankruptcy Rule 2004, the Debtor shall produce to debtor at 25 Boerum Street #18E, Brooklyn NY 11206, on or before Nov 3, 2015, certified, true and accurate copies of the documents set forth on Exhibit A to the 2004 Application which are various accounts but not limited to, upon belief to have been in question and possession, custody and/or control; and it is further

ORDERED, that parties shall be and hereby is directed to appear on or before _____, 2015 at 10:00 a.m. to be examined by the Debtor, or any of his agents or professionals herein, at

, and to continue from business day to business day hereafter or otherwise in the sole discretion of the Debtor or his agents or professionals until the examination is fully concluded.

Dated: Brooklyn, New York

_____, 2015

HONORABLE CARLA E. CRAIG CHIEF
UNITED STATES BANKRUPTCY JUDGE

EXHIBIT A – CERTIFIED TRUE & ACCURATE DOCUMENTATION PRODUCTION REQUEST**All Account / Deposits / Withdrawals / Statements / Checks - AUGUST 1, 2010- SEPTEMBER 30, 2014**

CCGA		Ocean Park (403b - Indv)
		Oppenheimer Funds Class A (403b - Indv)
		Retirement Solutions (403b - Indv)
OPPENHEIMER		Oyster Bay E Norwich CSD 403b
	XXX36708	International Diversified Fund A
	XXXX73484	Gold & Special Minerals Fund A
	XXXXX8851	Small - & Mid Cap Value Fund A
	XXXXXX95042	Discovery Fund A
	XXXXXXXX39966	Capital Income Fund A
	XXXXXXXX29712	Commodity Strategy Total Return Fund A
	XXXXXXXX52396	Global Fund A
	XXXXXXXXXXXX54122	Equity Income Fund, Inc. A
	XXXXXXXX316743	401k
	XXXXXXX	Country Bank Trust 403B
GWM Securities	XXXXXX	
Steme Agge	XXXXX-4980-1	
Steme Agge	XXXXx-2573-1	
MG Trust Co., LLC	XXXX	
BANK OF AMERICA	XXX 3181	BofA Core Checking
	XXX 4215	Regular Savings
	XXX6856	BofA Platinum Checking
	XXX2937	
CITIBANK	XXX3584	CitiGroup Interest Checking
	XXX3592	Savings Plus Account
	XXX2761	Money Market Savings
Nassau Educators Federal Credit Union	XXX5521	
	XXX0412	
Beth Page Federal Credit Union	XXXXXXXX96352	Checking
Beth Page Federal Credit Union	XXXXXXXX67410	Savings
Beth Page Federal Credit Union	XXXXXXXX974223	
Diefendorff Capital and related subsidiaries		

Certified true and accurate copies of complete loan applications and conditions and all supporting documentation and communications (including email) re:

Chase Home Mortgage Loan #: ~~1001~~165989

Chase Home Mortgage Loan #: ~~1002~~222307

[Rule 2004(a) specifies the manner of moving for an examination. The motion may be heard ex parte or it may be heard on notice.]

7. A proposed order granting the Debtor's Motion is attached hereto together with record of accounts requested labeled *Exhibit "A" along with exhibit "B" Month's October 2013 thru May 2014 as just one of such inquiries to which debtor requires further examination thereof.*

8. WHEREFORE, the Debtor respectfully requests entry of an Order, pursuant to Rule 2004 of the Federal Rules of Bankruptcy Procedure: (a) directing all parties to appear for examination at the _____,

fourteen (14) days from service of the Order granting this Application; and (b) directing all parties to produce to debtor, one week prior to the examination date, all certified true and accurate statements, accounts, and transaction histories.

Dated: Brooklyn, New York
October 15, 2015

By: _____
Brian H Denker-Youngs
25 Boerum Street #18E
Brooklyn, NY 11206

EXHIBIT A – CERTIFIED TRUE & ACCURATE DOCUMENTATION PRODUCTION REQUEST*All Account / Deposits / Withdrawals / Statements / Checks - AUGUST 1, 2010- SEPTEMBER 30, 2014*

Receipts March 2013 – July 2014 \$1400/month received Efrem Aaron

Receipts / Summaries for Chase Checking Account Cash withdrawals

OCTOBER 2012	\$(7,000.00)
NOVEMBER 2012	\$(400.00)
	\$(480.00)
DECEMBER 2012	\$(1,200.00)
FEBRUARY 2013	\$(1,200.00)
APRIL 2013	\$(300.00)
JANUARY 2014	\$(380.00)
FEBRUARY 2014	\$(1,400.00)
JULY 2014	\$(1,100.00)
	\$(830.00)
	\$(1,230.00)

Receipts for provider bills from medical reimbursement checks:

1/30/2013	\$33.00	cashd 6/10/13
2/26/2013	\$200.00	cashd 6/10/13
3/18/2013	\$450.00	cashd 6/10/13
4/25/2013	\$1,175.00	cashd 8/8/2013
5/8/2013	\$375.00	cashd 8/8/2013
9/5/2013	\$64.00	cashd 11/14/2013
2/4/2014	\$833.00	cashd 3/11/2014
2/7/2014	\$833.00	cashd 3/11/2014
7/30/2014	\$833.00	cashd 8/8/2014
8/8/2014	\$1,328.80	cashd 8/18/2014
9/2/2014	\$234.60	cashd 9/16/2014
4/2/2013	\$275.00	cashd 6/21/13
6/4/2013	\$275.00	cashd 6/21/13
2/6/2013	\$64.80	cashd 11/14/2013

2010	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns
2011	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns
2012	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns
2014	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns

Statements for Credit Cards:

Citibank	ending in 1599
CitiAdvantage	ending in 8075
GM Mastercard	ending in 0298
Home Depot Credit card	ending in 5059
American Express	Discover

**Executive Office**

Mail Code IL1-0444
10 South Dearborn Street
Chicago, IL 60603-0444

January 12, 2015

Brian Denker-Youngs
PO Box 156
Huntington, NY 11743-0156

We are unable to file a claim for you

Dear Mr. Denker-Youngs:

I am replying to your complaint to the Consumer Financial Protection Bureau about your joint checking account ending in 1680. I apologize for any inconvenience you have experienced and I am happy to respond.

Since the fraudulent transactions were done by the joint signer on the account, we are unable to file a claim for any transactions that were authorized and not the result of fraud. For your reference, I've included our Deposit Account Agreement. Please review page 12, under the section titled "Joint accounts" for more details. Any investigation concerning this matter will need to be requested through Law Enforcement.

We can't provide you with information about the Chase Sapphire Account ending in 9039, because we haven't received authorization from the account holder permitting us to discuss the account with you. You are not listed as an account owner or authorized user on this account. If the account holder wants to provide this permission to us, we may be contacted at 1-866-622-7547.

We suggest you contact the three credit reporting bureaus for further assistance with repairing your credit. Their information is below:

Equifax	1-800-525-6285	PO Box 740241 Atlanta, GA 30374-0241	equifax.com
Experian	1888-397-3742	PO Box 9532 Allen, TX 75013	experian.com
TransUnion	1-800-680-7289	Fraud Victim Assist. Division PO Box 6790 Fullerton, CA 92834-6790	transunion.com



Brian Denker-Youngs
January 12, 2015
Page 2

Mr. Denker-Youngs, thank you for banking with us. If you have questions, please call me at 1-877-658-5560, extension 164-0007.

Sincerely,

A handwritten signature in black ink, appearing to read "Harriet Thatch". The signature is fluid and cursive, with a large, stylized "H" and "T".

Harriet Thatch
Executive Office

cc: Consumer Financial Protection Bureau, case number 141229-002204

Enclosed: Deposit Account Agreement

	October. 2013	November 2013.	December 2013.	January 2014.	February 2014.	March 2014.	April 2014.	May 2014.	Total Payables	Balance as of 10/15/2015
Bethpage Home Equity Line of Credit	\$28,907.09	\$ 16,117.72	\$ 10,200.00	\$ 10,925.00	\$ 5,918.34	\$ 2,500.00	\$ 9,000.00		\$ 83,568.15	\$ (123,737.00)
Bethpage Joint Checking Account	\$ 7,540.34								\$ 7,540.34	0
Chase Joint Checking Account						\$ 1,000.00	\$ 4,000.00	\$ 2,003.25	\$ 7,003.25	\$ -
Totals	\$36,447.43	\$ 16,117.72	\$ 10,200.00	\$ 10,925.00	\$ 5,918.34	\$ 3,500.00	\$ 13,000.00	\$ 2,003.25	\$ 98,111.74	\$ (123,737.00)

Debtor requires clarification for each month and bill as what \$98,111.74 of debt is his that his money and lines of credit were used to which there is still an outstanding balance of \$123,737 to which is one of the key reasons he is now bankrupt

EDWARD DENKER YOUNG
BRIAN DENKER YOUNG
33 PENNINGTON DRIVE
HUNTINGTON, NY 11743

9007
00-73682214

10/15/13

Pay to the Order of Chase \$11,700.00

Eleven thousand seven hundred dollars and no/100ths

Bethpage Federal Credit Union
Bethpage, New York 11704

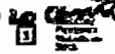

NOT VALID FOR UNDER \$500



For CC payment Edward Denker Young

⑆221473652⑆000000249⑆9001

from
Held

\$73,479.09

<small>CAPITAL MEMBER-FURNISH</small> BRIAN DENNER YOUNGS 33 PENNINGTON DRIVE HARTINGTON, NY 11743		9002 50-79652214	
		<u>10/28/13</u>	
Pay to the Order of	<u>Chase</u>	\$ <u>16,118.00</u>	
<u>Sixteen thousand one hundred eighteen dollars and 00/100</u>			
Bethpage Federal Credit Union Bethpage, New York 11714		NOT VALID FOR UNDER \$500	
For	<u>acct # ending 9039</u>	<u>Edward Denner Youngs</u>	
			
<small>Marked Check</small>			

*from
Helen*

EDWARD DENKER-YOUNGS
BRIAN DENKER YOUNGS
33 PENNINGTON DRIVE
HUNTINGTON, NY 11743

9003
60-7385/2214

10/28/13

Pay to the Order of Bank of America \$ 1089.09

One thousand eightynine dollars and nine cents

Bethpage **B**
Federal Credit Union
Bethpage, New York 11704

NOT VALID FOR UNDER \$500

For acct ending 6544 Edward Denker Youngs

⑆221473652⑆0000000000001700249⑆ 9003

0001 984701 10302013 03 0037
0001 1013036554726544 CCA4863
FOR DEPOSIT ONLY TO FIA CARD SERVICES NA
>031100160<

from

FIELD

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____



State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

E-mail Address: _____

To service and manage any of your account(s), we, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information and/or visit our website shown below to provide us with additional contact information.

To contact us regarding your account:

<p>In U.S. for Customer Service</p> <p>Specialist: 1-800-493-3319 Español: 1-800-493-3319 TTY: 1-800-955-8060 Pay by phone: 1-800-438-7958 Outside U.S. call collect 1-614-776-7050</p>	<p>?</p> <p>Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298</p>	<p></p> <p>Mail Payments to: P.O. Box 15153 Wilmington, DE 19886-5153</p>	<p></p> <p>Visit Our Website: www.chase.com</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): We, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including current transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including current transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. If any interest charge is due, we will charge you at least a minimum interest charge of \$1.60 or such amount stated in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction – for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check – for new cash advances checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What to Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15298 Wilmington, DE 19850-5298. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchase

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Notes: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15298 Wilmington, DE 19850-5298 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay us we may report you as delinquent.

Manage your account online:
www.chase.comCustomer Service:
1-800-495-3319Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/23	WALDBAUM'S #70236 HUNTINGTON NY	43.47
09/24	SUBWAY 03303773 OYSTER BAY NY	8.15
09/26	MARIO'S OYSTER BAY OYSTER BAY NY	11.10
09/25	SAL D'S RESTAURANT HUNTINGTON NY	18.46
09/27	MARIO'S OYSTER BAY OYSTER BAY NY	14.19
09/26	LOCUST VALLEY DENTISTRY LOCUST VALLEY NY	572.00
09/26	HESS 32329 OYSTER BAY NY	15.10
09/27	WALLSTREET CLEANERS HUNTINGTON NY	26.95
09/28	EXXONMOBIL 97497069 HUNTINGTON ST NY	40.00
09/29	MARSHALLS #0478 MELVILLE NY	76.03
09/30	MCDONALD'S F12104 OYSTER BAY NY	7.48
09/30	WALDBAUM'S #70236 HUNTINGTON NY	14.20
09/30	GEICO 800-841-3630 DC	234.19
10/01	NSLIJ MEDICAL GROUP - CBO NEW HYDE PARK NY	20.00
10/01	NSLIJ MEDICAL GROUP - CBO NEW HYDE PARK NY	20.00
10/02	CRB*CARBONITE BACKUP 877-6654466 MA	59.99
10/02	WALDBAUM'S #70236 HUNTINGTON NY	5.43
10/02	SHELL OIL 5754432826 JERICO NY	25.03
10/04	WALLSTREET CLEANERS HUNTINGTON NY	8.75
10/04	WALDBAUM'S #70236 HUNTINGTON NY	11.00
10/05	HESS 32551 SYOSSET NY	20.00
10/07	HAUSER II LANDSCAPES I 631-399-1528 NY	10,000.00
10/07	KING KULLEN #40 HUNTINGTON NY	16.09
10/07	HESS 32329 OYSTER BAY NY	14.30
10/08	SUBWAY 03303773 OYSTER BAY NY	8.15
10/09	DUNKIN #308608 Q35 OYSTER BAY NY	16.50
10/11	AUNTIE ANNES FLUSHING NY	5.75
10/12	FABINDIA OVERSEAS P LT PUNE 10/13 INDIAN RUPEE 11,020.00 X 0.016405626 (EXCHG RATE)	180.79
10/12	CALVIN KLEIN #025 MYRTLE BEACH SC	22.52
10/10	HESS 32329 OYSTER BAY NY	14.00
10/12	POLO RL FCTRY OUTLET #137 MYRTLE BCH SC	26.45
10/12	SHOE DPT ENCORE 1472 MYRTLE BEACH SC	32.38
10/11	FIX COFFEE & BAKERY FLUSHING NY	6.51
10/13	EXXONMOBIL 97278683 MYRTLE BEACH SC	10.05
10/14	WALDBAUM'S #70236 HUNTINGTON NY	34.75
10/14	AQUA CAR WASH HUNTINGTON NY	19.81
10/14	MARSHALLS #0107 HUNTINGTON NY	10.95
10/16	JW MARRIOTT PUNE PUNE 10/17 INDIAN RUPEE 6,292.16 X 0.016193167 (EXCHG RATE)	101.89
10/17	HAUSER II LANDSCAPES I 631-399-1528 NY	15,000.00
10/17	DOLE FUEL INC. 631-673-6182 NY	547.35
10/18	BJS FUEL #9127 FARMINGDALE NY	65.40
10/19	SQ *THE CRIMSON LION Oyster Bay NY	10.00
10/19	BJS FUEL #9127 FARMINGDALE NY	42.00
10/18	WALDBAUM'S #70236 HUNTINGTON NY	19.07
10/17	HESS 32366 SMITHTOWN NY	13.00
10/20	MCDONALD'S F23573 JAMAICA NY	6.08
10/19	SUBWAY 00281246 HUNTINGTON ST NY	9.23
10/18	JAG SALON HUNTINGTON NY	23.00
10/19	THE HOME DEPOT 1272 HUNTINGTON NY	3.04
10/20	LS TRAVEL RETAIL DEUTSCHL FRANKFURT AM 10/21 EURO 65.75 X 1.370180114 (EXCHG RATE)	90.09
10/19	RACHEL'S HAIR SALON HUNTINGTON NY	30.00
10/21	WALLSTREET CLEANERS HUNTINGTON NY	14.00
10/20	JFKLOT1GRN/GR JAMAICA NY	16.00
10/21	KING KULLEN #40 HUNTINGTON NY	10.01

FEES CHARGED

10/13	FOREIGN TRANSACTION FEE FABINDIA OVERSEAS P LT PUNE \$180.79	5.42
10/17	FOREIGN TRANSACTION FEE JW MARRIOTT PUNE PUNE \$101.89	3.05
10/21	FOREIGN TRANSACTION FEE	2.70

ACCOUNT ACTIVITY (CONTINUED)		
Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	LS TRAVEL RETAIL DEUTSCHLFRANKFURT AM \$90.09	
	TOTAL FEES FOR THIS PERIOD	\$11.17
INTEREST CHARGED		
10/22	PURCHASE INTEREST CHARGE	49.40
	TOTAL INTEREST FOR THIS PERIOD	\$49.40

2013 Totals Year-to-Date	
Total fees charged in 2013	\$36.17
Total interest charged in 2013	\$801.39
Year-to-date totals reflect all charges minus any refunds applied to your account.	

INTEREST CHARGES			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	\$4,540.11	\$49.40
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-
(v) = Variable Rate		30 Days in Billing Period	
Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.			



This image shows a blank, aged, cream-colored page, likely an endpaper or flyleaf of a book. The paper has a slightly textured appearance with some minor discoloration and a vertical crease down the center. The left edge shows the binding of the book, and the overall tone is warm and vintage.[illegible]

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

"When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

<p>① In U.S. for Customer Service Specialist 1-800-483-3319 Español 1-800-493-3319 TTY 1-800-855-8060 Pay by phone 1-800-438-7958 Outside U.S. call collect 1-614-776-7050</p>	<p>? Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298</p>	<p>✉ Mail Payments to: P.O. Box 15153 Wilmington, DE 19888-5153</p>	<p>🌐 Visit Our Website: www.chase.com</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days of one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our right to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for same accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction – for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What to Do If You Think You Find a Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Manage your account online:
www.chase.comCustomer Service:
1-800-495-3319Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PURCHASES		
10/21	PROMINENT TICKET SERVICE 201-9099700 NJ	2,232.60
10/22	WALDBAUM'S #70236 HUNTINGTON NY	54.52
10/24	OKEECHOBEE CITGO WEST PALM BEA FL	14.10
10/25	WALDBAUM'S #70236 HUNTINGTON NY	11.90
10/26	HUNTINGTON HSP CAFETERIA 6313512000 NY	7.00
10/26	PARADIES #9120 Q02 W PALM BEACH FL	26.50
10/27	WALDBAUM'S #70236 HUNTINGTON NY	7.23
10/28	WALLSTREET CLEANERS HUNTINGTON NY	75.00
10/27	MARSHALLS #0107 HUNTINGTON NY	28.21
10/30	HAUSER II LANDSCAPES I 631-399-1528 NY	5,000.00
10/29	MCDONALD'S F12104 OYSTER BAY NY	7.48
10/30	OLD NAVY #0773 HUNTINGTON NY	12.54
10/31	GEICO 800-841-3000 DC	234.19
10/31	WALDBAUM'S #70236 HUNTINGTON NY	12.32
10/30	EXXONMOBIL 97497069 HUNTINGTON ST NY	30.00
10/30	KMART 9381 HUNTINGTON NY	13.74
11/04	MCDONALD'S F12104 OYSTER BAY NY	6.50
11/04	WALLSTREET CLEANERS HUNTINGTON NY	15.75
11/05	MACY'S EAST #0102 HUNTINGTON STA NY	110.80
11/04	SUNOCO 0699995700 HAUPPAUGE NY	30.50
11/05	MCDONALD'S F12104 OYSTER BAY NY	7.27
11/06	WALDBAUM'S #70236 HUNTINGTON NY	10.28
11/05	SUNOCO 0350576503 RONKONKOMA NY	35.25
11/08	PREMIER RESORT PROPERTIES 407-6253844 TN	958.52
11/08	DUANE READE #14256 DOUGLASTON NY	16.00
11/08	DUNKIN #342627 Q35 BROOKLYN NY	3.46
11/08	WALLSTREET CLEANERS HUNTINGTON NY	8.75
11/09	RITE AID STORE #10640 HUNTINGTON NY	34.96
11/10	PETCO 3742 63537427 HUNTINGTON NY	90.67
11/11	PANERA BREAD #4402 LITTLE NECK NY	10.87
11/11	MUNDAYS HUNTINGTON NY	22.98
11/13	HAUSER II LANDSCAPES I 631-399-1528 NY	10,000.00
11/11	CVS PHARMACY #11 HUNTINGTON NY	13.49
11/13	JAG SALON HUNTINGTON NY	23.00
11/13	MARSHALLS #0107 HUNTINGTON NY	7.59
11/15	IKEA LONG ISLAND HICKSVILLE NY	108.57
11/18	ARBYS 8384 BELLMORE NY	5.41
11/16	PETCO 3742 63537427 HUNTINGTON NY	21.70
11/18	WALDBAUM'S #70236 HUNTINGTON NY	21.28
11/17	160 JACKSON AVE CORP SYOSSET NY	20.00
11/18	WOODBURY ANIMAL HOSP WOODBURY NY	272.30
11/18	HESS 32262 FARMINGDALE NY	30.10
11/19	LIBUTTI JEWELERS HUNTINGTON NY	81.47
11/20	HAUSER II LANDSCAPES I 631-399-1528 NY	5,000.00
11/18	SUBWAY 03303773 OYSTER BAY NY	5.70
11/19	WALLSTREET CLEANERS HUNTINGTON NY	12.25
11/19	CELEBRITY CRUISES MIAMI FL	738.48
11/19	CVS PHARMACY #11 HUNTINGTON NY	25.01
11/21	WALDBAUM'S #70236 HUNTINGTON NY	5.98
11/21	MCDONALD'S F12104 OYSTER BAY NY	8.24

2013 Totals Year-to-Date

Total fees charged in 2013	\$36.17
Total interest charged in 2013	\$801.39

Year-to-date totals reflect all charges minus any refunds
applied to your account.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.





P.O. BOX 15123
WILMINGTON, DE
19850-5123

13443 BEX Z 35613 D

EDWARD J DENKER-YOUNGS
33 PENNINGTON DR
HUNTINGTON NY 11743-7122

41772828780390001090001092096000000000

Payment Due Date:	01/19/14
New Balance:	\$10,920.96
Minimum Payment:	\$109.00

Account number [REDACTED] 23 9039

\$_____ Amount Enclosed
Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

500048828-1578630 2390396



Manage your account online:
www.chase.com

 **Customer Service:**
1-800-493-3519

 Mobile: Visit chase.com on your mobile browser

ACCOUNT SUMMARY

Account Number: 4141 2511 0000 0039

Previous Balance	\$9,409.69
Payment, Credits	-\$10,200.00
Purchases	+\$11,711.27
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$10,920.96

PAYMENT INFORMATION

New Balance	\$10,920.96
Payment Due Date	01/19/14
Minimum Payment Due	\$109.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Opening/Closing Date	11/23/13 - 12/22/13
Credit Access Line	\$20,000
Available Credit	\$9,079
Cash Access Line	\$4,000
Available for Cash	\$4,000
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	24 years	\$22,351
\$370	3 years	\$13,366 (Savings=\$9,045)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

ULTIMATE REWARDS® SUMMARY

Previous points balance	65,293	Start redeeming today. Visit Ultimate Rewards® at www.ultimaterewards.com
+ 1 Point per \$1 on all other purchases	11,712	
+ 1 Point per \$1 earned on dining	88	
+ Bonus points on Ultimate Rewards Travel	0	
= Total points available for redemption	77,093	

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book airfare and hotel accommodations online through Ultimate Rewards®. Learn more about your card benefits at www.chase.com/ultimate_rewards

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

12/05	Payment Thank You - Branch Check	-10,200.00
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PURCHASES

11/24	WALDBAUM'S #70236	HUNTINGTON NY	9.45
11/23	EXXONMOBIL 97497069	HUNTINGTON ST NY	20.00
11/24	CVS PHARMACY #11	HUNTINGTON NY	14.68
11/25	HAUSER II LANDSCAPES I 631-399-1528	NY	5,000.00
11/26	WALLSTREET CLEANERS	HUNTINGTON NY	12.25
11/25	STAPLES 00102202	HUNTINGTON ST NY	7.99

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

<p>In U.S. for Customer Service</p> <p>Specialist 1-800-483-3319</p> <p>Espeñol 1-800-450-3319</p> <p>TTY 1-800-955-8060</p> <p>Pay by phone 1-800-438-7958</p> <p>Outside U.S. call collect 1-614-778-7050</p>	<p>?</p> <p>Send Inquiries to:</p> <p>P.O. Box 15298</p> <p>Wilmington, DE 19850-5298</p>	<p>✉</p> <p>Mail Payments to:</p> <p>P.O. Box 15153</p> <p>Wilmington, DE 19850-5153</p>	<p>🌐</p> <p>Visit Our Website:</p> <p>www.chase.com</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is rescinded at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days of one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction—for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check—for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose—for fees.

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What to Do If You Think You Find a Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



Manage your account online:
www.chase.com

Customer Service:
1-800-495-9319

Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/27	WALDBAUM'S #70236 HUNTINGTON NY	32.65
11/27	DOLE FUEL INC. 631-673-6182 NY	729.80
11/27	VOLKSWAGEN OF HUNTINGTON HUNTINGTON ST NY	10.00
11/27	DI RAIMO PIZZERIA HUNTINGTON NY	27.69
11/27	HUNTINGTON PLUMBING HUNTINGTON ST NY	11.53
11/27	VOLKSWAGEN OF HUNTINGTON HUNTINGTON ST NY	19.67
11/28	WALDBAUM'S #70236 HUNTINGTON NY	19.96
11/27	THE HOME DEPOT 1272 HUNTINGTON NY	18.43
11/28	WALDBAUM'S #70236 HUNTINGTON NY	26.93
11/27	EXXONMOBIL 97497069 HUNTINGTON ST NY	20.00
11/30	HAUSER II LANDSCAPES I 631-399-1528 NY	4,500.00
11/29	GEICO 800-841-3000 DC	234.15
11/30	WALDBAUM'S #70236 HUNTINGTON NY	11.16
11/28	KMART 9381 HUNTINGTON NY	34.56
11/28	KMART 9381 HUNTINGTON NY	10.74
12/01	WALDBAUM'S #70236 HUNTINGTON NY	10.14
12/03	WALLSTREET CLEANERS HUNTINGTON NY	10.50
12/02	GULF OIL 92042083 ROSLYN HEIGHT NY	30.50
12/03	THE VITAMIN SHOPPE XV LONG ISLAND NY	44.98
12/06	CVS PHARMACY #11 HUNTINGTON NY	26.97
12/09	WALDBAUM'S #70236 HUNTINGTON NY	39.46
12/07	KMART 9381 HUNTINGTON NY	170.45
12/11	USPS 35405507431906019 HUNTINGTON NY	12.15
12/11	WALLSTREET CLEANERS HUNTINGTON NY	12.25
12/11	THE HOME DEPOT 1272 HUNTINGTON NY	3.13
12/12	ALAN L ROSENBERG DDS FRESH MEADOWS NY	250.00
12/12	BOTTLES AND CASES HUNTINGTON NY	52.95
12/12	CVS PHARMACY #11 HUNTINGTON NY	17.43
12/13	EXXONMOBIL 97497069 HUNTINGTON ST NY	50.00
12/14	WALDBAUM'S #70236 HUNTINGTON NY	22.19
12/13	KING KULLEN #19 HUNTINGTON STA NY	9.36
12/14	BED BATH & BEYOND #03 HUNTINGTON ST NY	26.03
12/16	WILD BY NATURE 202 HUNTINGTON NY	7.19
12/18	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
12/18	HESS 32329 CYSTER BAY NY	30.10
12/19	JAG SALON HUNTINGTON NY	23.00
12/20	CVS PHARMACY #11 HUNTINGTON NY	10.85
12/20	MARIO'S OYSTER BAY 5169229111 NY	60.00

2013 Totals Year-to-Date

Total fees charged in 2013	\$36.17
Total interest charged in 2013	\$801.39

Year-to-date totals reflect all charges minus any refunds applied to your account.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	10.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Chase has many programs and benefits available to meet the unique needs of our military customers, their families and beneficiaries. For more information, visit ChaseMilitary.com or call 1-877-489-0110. Overseas call collect 1-318-340-3308
TTY: 1-800-582-0542



This Statement is a Facsimile - Not an original

EDWARD DENKER YOUNG
BRIAN DENKER YOUNG
34 PENNINGTON DRIVE
HUNTINGTON, NY 11743

9007
00-73052214

January 13, 2014

Pay to the Order of Chase \$ 10,925.00

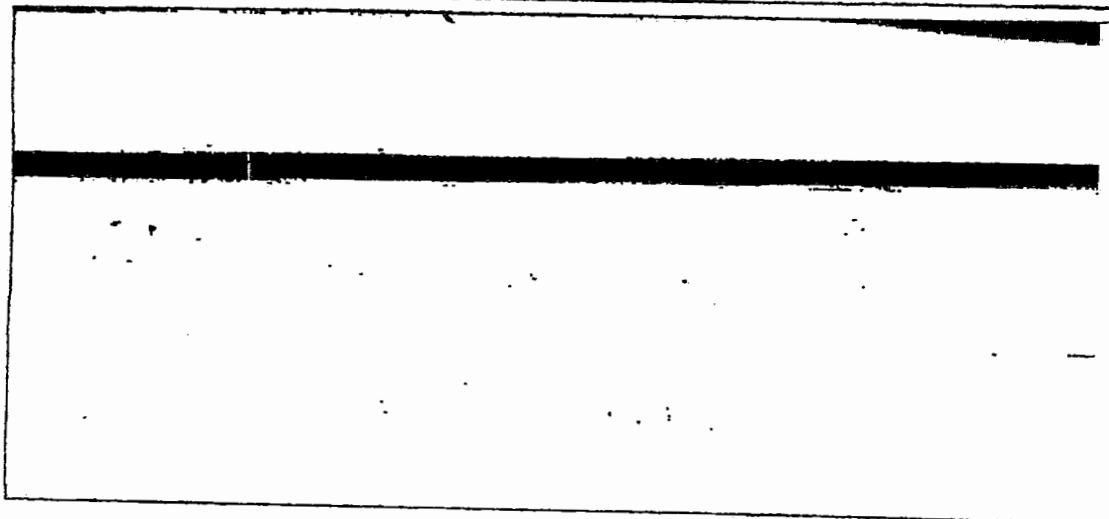
Ten thousand nine hundred twenty five dollars and no cents

Bethpage **B**
Federal Credit Union
Bethpage, New York 11702

For Chase Card ending "9039" Edward J Denker Young

2214736521000 000249 9007

NOT VALID FOR UNDER \$500



From
H.C.C.

HELOC
account

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

<p>In U.S. for Customer Service</p> <p>Specialist 1-800-493-3319 Español 1-800-453-3315 TTY 1-800-955-8060 Pay by phone 1-800-438-7858 Outside U.S. call collect 1-614-776-7050</p>	<p>?</p> <p>Send inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298</p>	<p>✉</p> <p>Mail Payments to: P.O. Box 15153 Wilmington, DE 19886-5153</p>	<p>🌐</p> <p>Visit Our Website: www.chase.com</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other details on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is rescinded at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

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- 2) the date the payee deposits the check – for new cash advance checks or balance transfer checks;
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How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Manage your account online:
www.chase.comCustomer Service:
1-800-435-3319Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/23	IOA ADMI 01120203 ORLANDO FL	345.04
12/24	HESS 09573 LAKE BUENA VI FL	9.78
12/24	COLUMBIA HARBOR HOU LAKE BUENA VI FL	22.44
12/24	POPCORN LAKE BUENA VI FL	3.75
12/24	SUNSHINE TREE TERRA LAKE BUENA VI FL	4.88
12/24	AUTO PLAZA LAKE BUENA VI FL	15.00
12/25	MCDONALD'S M7106 KISSIMMEE FL	7.67
12/26	AUTO PLAZA LAKE BUENA VI FL	15.00
12/27	SOUTHWES 5262179507464 800-435-9792 TX	34.10
122913 1 L	PBI ISP	
12/28	SHELL OIL 57542548102 KISSIMMEE FL	16.66
12/28	KWIK E M 01302108 ORLANDO FL	8.00
12/28	DD/BR #330930 Q35 KISSIMMEE FL	16.82
12/31	IKEA LONG ISLAND HICKSVILLE NY	10.85
12/31	RITE AID STORE #10640 HUNTINGTON NY	19.29
12/31	OLD NAVY #0773 HUNTINGTON NY	16.92
01/01	COZYMEL'S WESTBURY #16 WESTBURY NY	95.34
12/31	THE HOME DEPOT 1272 HUNTINGTON NY	6.68
01/01	DOLE FUEL INC. 631-573-6182 NY	571.95
12/31	KMART #381 HUNTINGTON NY	33.18
01/02	WALDBAUM'S #70236 HUNTINGTON NY	31.64
01/03	NSHORHOSP AUBONPAIN248 MANHASSET NY	12.58
01/02	AT&T K008 9969 800-331-0500 PA	543.10
01/02	NSHORHOSP AUBONPAIN248 MANHASSET NY	12.03
01/04	MARSHALLS #0478 MELVILLE NY	32.58
01/04	HESS 32262 FARMINGDALE NY	45.20
01/05	THE HOME DEPOT 1272 HUNTINGTON NY	20.57
01/06	WALLSTREET CLEANERS HUNTINGTON NY	19.75
01/06	MARSHALLS #784 SYOSSET NY	18.59
01/07	CVS PHARMACY #111 HUNTINGTON NY	13.26
01/07	MCDONALD'S F12104 OYSTER BAY NY	7.80
01/06	MERCEDES BENZ OF HNGTN HUNTINGTON NY	500.00
01/08	BED BATH & BEYOND #03 HUNTINGTON ST NY	92.67
01/08	BED BATH & BEYOND #03 HUNTINGTON ST NY	20.86
01/07	MERCEDES BENZ OF HNGTN HUNTINGTON NY	1,216.63
01/10	NORTH SHORE UNIVERSITY HC 631-7198787 NY	70.00
01/09	LOCUST VALLEY DENTISTRY LOCUST VALLEY NY	566.00
01/11	SUNOCO 0327962700 SCUTH AMBOY NJ	53.75
01/11	THE HOME DEPOT 1272 HUNTINGTON NY	60.37
01/08	AT&T K008 9969 8003310500 PA	54.30
01/13	GEICO 800-841-3000 DC	241.51
01/15	WALDBAUM'S #70236 HUNTINGTON NY	25.04
01/16	GEICO 800-841-3000 DC	116.80
01/16	JAG SALON HUNTINGTON NY	23.00
01/16	HESS 32328 OYSTER BAY NY	40.10
01/16	MCDONALD'S F12104 OYSTER BAY NY	7.59
01/17	THE HOME DEPOT 1272 HUNTINGTON NY	18.99
01/19	RITE AID STORE #10640 HUNTINGTON NY	8.29
01/18	LANDMARK DINER ROSLYN NY	22.43
01/20	DOLE FUEL INC. 631-573-6182 NY	567.34
01/20	WALDBAUM'S #70236 HUNTINGTON NY	47.44
01/21	WALDBAUM'S #70236 HUNTINGTON NY	12.44
01/20	HUNTINGTON VILLAGE GAS HUNTINGTON NY	50.00
01/20	HUNTINGTON VILLAGE GAS HUNTINGTON NY	45.00
01/20	CVS PHARMACY #111 HUNTINGTON NY	14.91
01/20	THE HOME DEPOT 1272 HUNTINGTON NY	9.74

2014 Totals Year-to-Date

Total fees charged in 2014	\$0.00
Total interest charged in 2014	\$0.00

Year-to-date totals reflect all charges minus any refunds
applied to your account.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-


(v) = Variable Rate

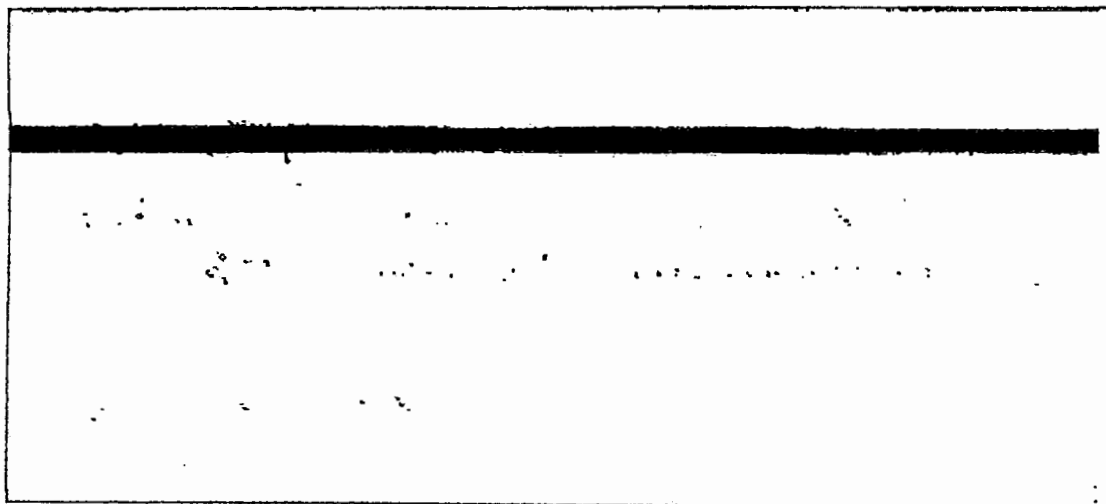
31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



This Statement is a Facsimile - Not an original

EDWARD DENKER-YOUNG BRIAN DENKER YOUNG 39 PENNINGTON DRIVE HUNTINGTON, NY 11743		JUN 50-73552214
		<i>February 14, 2014</i> <small>Date</small>
Pay to the Order of	<i>Chase Card Services</i>	\$ <i>5918.34</i>
<i>Five thousand nine hundred eighty eight dollars and 34/100</i>		
Bethpage <small>Federal Credit Union Chillicothe, New York 11712</small>	NOT VALID FOR UNDER \$500	
For	<i>Edward Denker-Young</i>	
⑆ 2214 7925 1100 5556 1000 2490 9008 ⑆		
<small>Edward Denker</small>		



*HELOC
account*

From

HELOC



P.O. BOX 15123
WILMINGTON, DE
19850-5123

28871 BEX Z 05314 D

EDWARD J DENKER-YOUNGS
33 PENNINGTON DR
HUNTINGTON NY 11743-7122

Payment Due Date: 03/19/14
New Balance: \$5,699.03
Minimum Payment: \$56.00

Account number: 5000 18018 390396

\$ Amount Enclosed
Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 18018 390396



Manage your account online:
www.chase.com

Customer Service:
1-800-493-3319

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4000 18018 390396
Previous Balance \$5,918.34
Payment, Credits -\$5,664.92
Purchases +\$6,444.04
Cash Advances \$0.00
Balance Transfers \$0.00
Fees Charged +\$1.57
Interest Charged \$0.00
New Balance \$5,699.03

Opening/Closing Date 01/23/14 - 02/22/14
Credit Access Line \$20,000
Available Credit \$14,300
Cash Access Line \$4,000
Available for Cash \$4,000
Past Due Amount \$0.00
Balance over the Credit Access Line \$0.00

PAYMENT INFORMATION

New Balance \$5,699.03
Payment Due Date 03/19/14
Minimum Payment Due \$56.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 years	\$11,306
\$193	3 years	\$6,944 (Savings=\$4,362)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8266 to obtain a comparative list of credit card rates, fees and grace periods.

ULTIMATE REWARDS® SUMMARY

Previous points balance 83,243 Start redeeming today. Visit Ultimate Rewards® at www.ultimaterewards.com
+ 1 Point per \$1 on all other purchases 5,698
+ 1 Point per \$1 earned on dining 198
+ Bonus points on Ultimate Rewards Travel 1,050
= Total points available for redemption 90,199

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book airfare and hotel accommodations online through Ultimate Rewards®. Learn more about your card benefits at www.chase.com/ultimaterewards

ACCOUNT ACTIVITY

Date of Transaction Merchant Name or Transaction Description \$ Amount

PAYMENTS AND OTHER CREDITS

01/26	THE HOME DEPOT 1272 HUNTINGTON NY	-5.40
01/27	THE HOME DEPOT 1272 HUNTINGTON NY	-2.80
02/01	THE HOME DEPOT 1272 HUNTINGTON NY	-8.88
02/06	CELEBRITY CRUISES MIAMI FL	-89.75
02/06	CELEBRITY CRUISES MIAMI FL	-265.00
02/06	CELEBRITY CRUISES MIAMI FL	-265.00
02/06	CELEBRITY CRUISES MIAMI FL	-99.75
02/14	Payment Thank You - Branch Check	-5,918.34

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____





State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

<p> In U.S. for Customer Service</p> <p>Specialist 1-800-493-3319</p> <p>Español 1-800-493-3319</p> <p>TTY 1-800-955-8069</p> <p>Pay by phone 1-800-436-7958</p> <p>Outside U.S. call collect</p> <p>1-614-776-7050</p>	<p> Send Inquiries to:</p> <p>P.O. Box 15298</p> <p>Wilmington, DE 19850-5298</p>	<p> Mail Payments to:</p> <p>P.O. Box 15153</p> <p>Wilmington, DE 19866-5153</p>	<p> Visit Our Website:</p> <p>www.chase.com</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge is assessed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days of the billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction – for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What to Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account Information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

CHASE
SAPPHIRE*Manage your account online:
www.chase.comCustomer Service:
1-800-495-3919Mobile: Visit chase.com
on your mobile browser**ACCOUNT ACTIVITY****(CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PURCHASES		
01/21	MCDONALD'S F12104 OYSTER BAY NY	6.05
01/22	WALLSTREET CLEANERS HUNTINGTON NY	12.25
01/24	CL *CHASE TRAVEL 208-429-2349 ID	628.00
01/24	CL *CHASE TRAVEL 208-429-2349 ID	432.00
01/24	THE HOME DEPOT 1272 HUNTINGTON NY	11.23
01/25	SPIRIT AIRL 4870096339019 MIRAMAR FL	10.00
02/23/14 1 Y	FLL LGA	
01/23	SOUTHWES 5262186549415 800-435-9792 TX	34.20
02/12/14 1 L	ISP PBI	
01/23	HESS 32329 OYSTER BAY NY	40.00
01/25	WALLSTREET CLEANERS HUNTINGTON NY	5.75
01/26	WALDBAUM'S #70236 HUNTINGTON NY	11.37
01/26	THE HOME DEPOT 1272 HUNTINGTON NY	11.88
01/27	REDBOX *DVD RENTAL 866-733-2693 IL	2.61
01/27	CELEBRITY CRUISES MIAMI FL	199.50
01/27	CELEBRITY CRUISES MIAMI FL	128.80
01/26	THE HOME DEPOT 1272 HUNTINGTON NY	12.64
01/28	STOP & SHOP #569 OYSTER BAY NY	16.70
01/30	HESS 32329 OYSTER BAY NY	30.00
01/31	IHOP 4624 MANHASSET NY	25.38
01/31	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
01/31	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
02/01	RITE AID STORE #10640 HUNTINGTON NY	14.16
02/01	AQUA CAR WASH HUNTINGTON NY	24.16
02/01	THE HOME DEPOT 1272 HUNTINGTON NY	8.88
02/01	RACHEL'S HAIR SALON HUNTINGTON NY	70.00
02/03	WALDBAUM'S #70236 HUNTINGTON NY	25.60
02/03	KMART 9381 HUNTINGTON NY	36.89
02/03	GEICO 800-841-3000 DC	241.40
02/04	EXXONMOBIL 97497069 HUNTINGTON ST NY	40.00
02/05	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
02/05	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
02/06	SPICE VILLAGE GRILL HUNTINGTON NY	53.71
02/06	CELEBRITY CRUISES MIAMI FL	530.00
02/06	CELEBRITY CRUISES MIAMI FL	258.00
02/05	INT*BRIDAL PLANNER GROUP, 631-320-3450 NY	1,195.00
02/06	CELEBRITY CRUISES MIAMI FL	228.00
02/06	LOCUST VALLEY DENTISTRY LOCUST VALLEY NY	800.00
02/08	WALDBAUM'S #70236 HUNTINGTON NY	12.86
02/08	RELANCE PETRO PRODUCTS MELVILLE NY	50.00
02/09	WALDBAUM'S #70236 HUNTINGTON NY	11.94
02/09	NORDSTROM RACK #0514 HUNTINGTON NY	73.21
02/09	MARSHALLS #0107 HUNTINGTON NY	29.32
02/09	REINWALD'S BAKERY HUNTINGTON NY	17.45
02/09	FRANCESCO'S BAKERY BETHPAGE NY	25.84
02/09	MODELL'S #182 HUNTINGTON ST NY	78.79
02/10	HESS 32329 OYSTER BAY NY	30.00
02/12	HUNTINGTONS ONE STOP MARK HUNTINGTON NY	11.00
02/11	ORANGE AND WHITE TAXI HUNTINGTON ST NY	72.00
02/11	HESS 32262 FARMINGDALE NY	50.30
02/12	WALDBAUM'S #70236 HUNTINGTON NY	16.70
02/13	DOLE FUEL INC. 631-673-6182 NY	602.70
02/12	JAG SALON HUNTINGTON NY	23.00
02/15	ARBYS 9520 LINTHICUM MD	5.50
02/14	THE HOME DEPOT 1272 HUNTINGTON NY	5.43
02/14	KMART 9381 HUNTINGTON NY	31.04
02/15	YELLOW CAB FT LAUDERDALE FL	20.76
02/18	LE CARRE A1ST BARTHELE	52.34
02/20	EURO	
	38.00 X 1.377368421 (EXCHG RATE)	

FEES CHARGED

02/20	FOREIGN TRANSACTION FEE	1.57
	LE CARRE A1ST BARTHELE \$52.34	
	TOTAL FEES FOR THIS PERIOD	\$1.57

EDWARD J DENKER-YOUNG

This Statement is a Facsimile - Not an original

Statement Date: 02/22/14

0000001 FIS33339 D 5

090 N Z 22 14/02/22

Page 2 of 3

08530 MA MA 22671

0521609060902887102

2014 Totals Year-To-Date	
Total fees charged in 2014	\$1.57
Total interest charged in 2014	\$0.00

Year-to-date totals reflect all charges minus any refunds applied to your account.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



EDWARD DENKER YOUNG
BRIAN DENKER YOUNG
33 PENNINGTON DRIVE
HUNTINGTON, NY 11743

9009
60-72652214

3/18/14 Date

Pay to the Order of Chase Card Services \$ 2500.00

Two thousand five hundred dollars and no/100ths

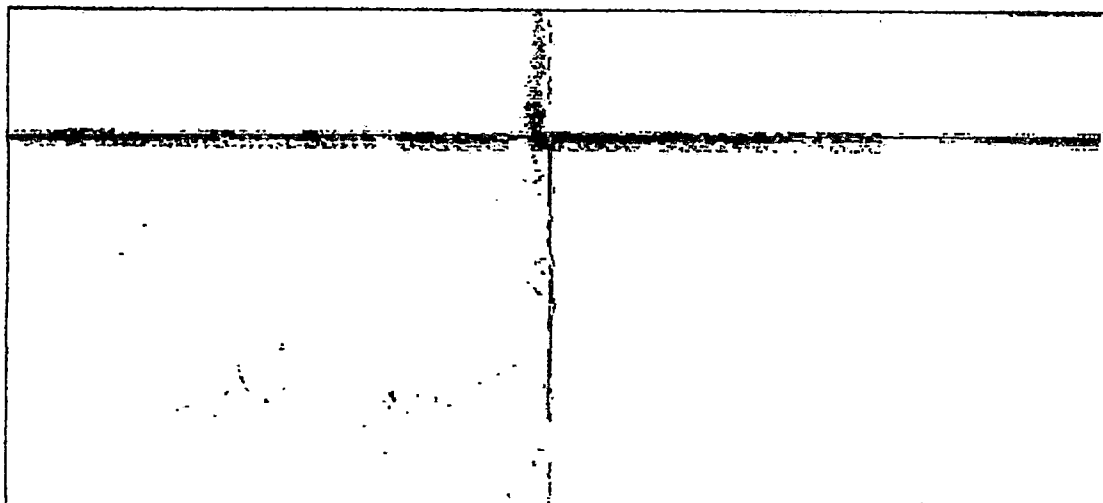
Bethpage
Federal Credit Union
Bethpage, New York 11743

NOT VALID FOR UNDER \$500

For Edward Denker Young

⑆221473852⑈00249⑈9009

Serial Only



from
HELOC

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____





State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

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<p> In U.S. for Customer Service</p> <p>Specialist 1-800-493-3319</p> <p>Especially 1-800-493-3319</p> <p>TTY 1-800-955-8060</p> <p>Pay by phone 1-800-438-7958</p> <p>Outside U.S. call collect 1-614-776-7050</p>	<p> Send Inquiries to:</p> <p>P.O. Box 15298</p> <p>Wilmington, DE 19850-5298</p>	<p> Mail Payments to:</p> <p>P.O. Box 15153</p> <p>Wilmington, DE 19856-5153</p>	<p> Visit Our Website:</p> <p>www.chase.com</p>
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You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

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Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

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- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if you own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



Manage your account online:
www.chase.com

Customer Service:
1-800-495-3319

Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/21	MARGARITAVILLE (TURKS) L GRAND TURK	22.74
02/23	PKG MULTI SP MTRS FORT LAUDERDA FL	1.25
02/23	CELEBRITY CENTURY MIAMI FL	955.36
02/23	SPIRIT AIRL 4870097273843 MIRAMAR FL	80.00
02/23 1 Y	FLL LGA	
02/23	EZ RENT A CAR FTL FORT LAUDERDA FL	28.45
02/24	THE HOME DEPOT 1272 HUNTINGTON NY	12.80
02/25	HESS 32329 OYSTER BAY NY	20.00
02/27	WALLSTREET CLEANERS HUNTINGTON NY	35.50
02/28	MCDONALD'S F12104 OYSTER BAY NY	7.59
02/27	HESS 32329 OYSTER BAY NY	28.75
02/28	GEICO 800-841-3000 DC	236.40
02/28	WALDBAUM'S #70236 HUNTINGTON NY	26.21
03/02	HESS 32329 OYSTER BAY NY	25.00
03/03	CABLEVISION #7801 631-267-6900 NY	3.48
03/04	CVS PHARMACY #111 HUNTINGTON NY	5.00
03/05	HESS 32329 OYSTER BAY NY	30.00
03/06	THE MARENA GROUP-INTERNET 770-6226925 GA	151.00
03/07	JAG SALON HUNTINGTON NY	23.00
03/11	NORTH SHORE-LIJ MEDICAL G 888-2144066 NY	45.00
03/10	MEDICAL MANAGEMENT PROFE 800-700-1924 TN	933.00
03/10	MEDICAL MANAGEMENT PROFE 800-700-1924 TN	833.00
03/09	THE HOME DEPOT 1272 HUNTINGTON NY	4.27
03/11	NORTH SHORE-LIJ MEDICAL G 888-2144066 NY	40.00
03/11	WALLSTREET CLEANERS HUNTINGTON NY	15.75
03/10	KMART 9381 HUNTINGTON NY	11.80
03/11	HESS 32329 OYSTER BAY NY	55.00
03/12	USPS 35246007331912942 EAST NORWICH NY	7.61
03/12	RITE AID STORE #10640 HUNTINGTON NY	7.03
03/13	AIR INDIA MUMBAI 03/15 INDIAN RUPEE 3,420.00 X 0.016377192 (EXCHG RATE)	56.01
03/14	GEICO 800-841-3000 DC	134.82
03/14	EXXONMOBIL 97497069 HUNTINGTON ST NY	30.00
03/14	WALDBAUM'S #70236 HUNTINGTON NY	22.63
03/16	BWI'BOINGO WIRELESS 800-880-4117 CA	7.95
03/15	RACHEL'S HAIR SALON HUNTINGTON NY	90.00
03/18	WALDBAUM'S #70236 HUNTINGTON NY	22.71
03/19	WALDBAUM'S #70236 HUNTINGTON NY	14.98
03/18	SUBWAY 04303772 OYSTER BAY NY	9.23
03/20	BABIES R US #6357 WESTBURY NY	101.80

FEES CHARGED

03/16	FOREIGN TRANSACTION FEE	1.68
	AIR INDIA MUMBAI \$56.01	
	TOTAL FEES FOR THIS PERIOD	\$1.68

INTEREST CHARGED

03/21	PURCHASE INTEREST CHARGE	32.64
	TOTAL INTEREST FOR THIS PERIOD	\$32.64

2014 Totals Year-to-Date	
Total fees charged in 2014	\$3.25
Total interest charged in 2014	\$32.64
Year-to-date totals do not reflect any fee or interest refunds you may have received.	

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	\$3,214.28	\$32.64
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-

EDWARD J DENKER-YOUNG

This Statement is a Facsimile - Not an original

Statement Date: 03/22/14

090001 FIS33339 D 5

090 N Z 22 14/03/22

Page 2 of 3

0530 MA MA 26524

06010009050002862402

INTEREST CHARGES (CONTINUED)

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-

(v) = Variable Rate

28 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



This Statement is a Facsimile - Not an original

26-Jan-15

26Jan15-602

THIS PAGE IS PART OF A STATEMENT REQUEST
GROUP ID G26Jan15-602March 27, 2014 through April 24, 2014
Account Number: 060000169461680**CHECKS PAID**

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
1164 ^		03/27	\$25.00
1166 * ^		04/14	225.00
1228 * ^		04/07	20.00
1229 ^		04/24	300.00
1230 ^		04/16	20.00
Total Checks Paid			\$590.00

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/07	Card Purchase With Pin 04/06 Stop & Shop #511 Woodbury NY Card 5181	\$156.19
Total ATM & Debit Card Withdrawals		\$156.19

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/01	04/01 Online Payment 3839237688 To Lindsay Park Housing Corp	\$823.15
04/04	JPMorgan Chase Chase ACH PPD ID: 1000008113	2,788.35
04/07	04/04 Online Payment 3847192655 To Citibank Mastercard	300.00
04/07	Mbfs.Com Auto Pay PPD ID: 8751436001	559.32
04/07	Discover E-Payment PPD ID: 3510020270	200.00
04/08	04/08 Online Payment 3834651631 To Psegli	231.00
04/10	04/10 Online Payment 3847192295 To Wells Fargo Card Services	140.00
04/14	04/14 Online Payment 3855017760 To Bank of America	300.00
04/17	04/17 Online Payment 3855017764 To Bank of America	325.25
04/17	04/17 Online Payment 3854972998 To Discover Card	250.00
04/17	04/17 Online Payment 3854973002 To Home Depot Credit Services	50.00
04/18	04/18 Payment To Chase Card Ending IN 9039	4,000.00
04/21	04/18 Online Payment 3873057732 To Internal Revenue Service	400.00
Total Electronic Withdrawals		\$10,367.07

26Jan15-602



February 28, 2014 through March 26, 2014

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/28	02/28 Online Payment 3777838551 To Lindsay Park Housing Corp	\$823.21
03/03	03/03 Online Payment 3785172967 To Discover Card	207.00
03/04	JPMorgan Chase Chase ACH PPD ID: 1000008113	2,788.35
03/07	Mbfs.Com Auto Pay PPD ID: 8751436001	559.32
03/13	03/13 Online Payment 3785418231 To Psegli	531.00
03/13	03/13 Online Payment 3785418227 To Citi Cards	471.58
03/13	03/13 Online Payment 3777841670 To Verizon	106.00
03/14	03/14 Online Payment 3785555648 To Home Depot Credit Services	126.00
03/14	03/14 Online Payment 3785403186 To Discover Card	125.00
03/17	03/16 Online Payment 3809143112 To Wells Fargo Card Services	100.00
03/17	03/16 Online Payment 3809143183 To Bank of America	180.00
03/17	03/16 Online Payment 3809143214 To Internal Revenue Service	400.00
03/19	03/19 Payment To Chase Card Ending IN 9039	1,000.00
Total Electronic Withdrawals		\$7,417.46

A monthly Service Fee was not charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- **Have direct deposits totaling \$500.00 or more**
(Your total direct deposits this period were \$2,600.00. Note: some deposits may be listed on your previous statement)
- **QB, keep a minimum daily balance in your checking account of \$1,500.00 or more**
(Your minimum daily balance was \$2,521.00)
- **QB, keep an average qualifying deposit and investment balance of \$5,000.00 or more**
(Your average qualifying deposit and investment balance was \$4,157.00)
- **QB, pay at least \$25.00 in qualifying checking-related services or fees.**
(Your total qualifying checking-related services or fees paid were \$0.00)

RECEIPT / ACKNOWLEDGEMENT OF PAYMENT

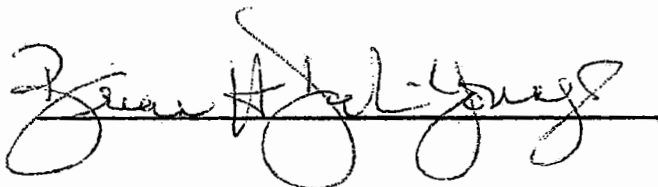
Date: April 19, 2014

Re: Hauser II Landscape, Inc. Denker-Youngs – 33 Pennington
Agreement of 10/2/2013 and 11/12/2013 and 11/23/2013
(attached)

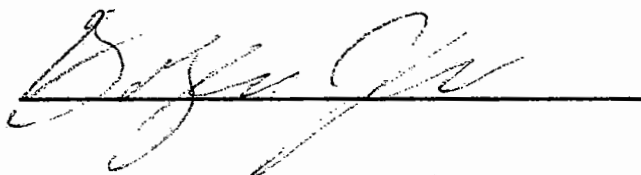
- *Included in landscape contract is the install of an irrigation system for backyard and front of the house with timers*

By request, of sub-contractor for Hauser II Landscape, Inc. – irrigation system installer Grayson Johnson upon completion today, April 19, 2014:

I have received via check # 9011 from Brian & John Denker-Youngs One Thousand Two Hundred Fifty Dollars - (\$1250) toward the sub-contracted amount between Hauser II Landscape, Inc. and Grayson Johnson of \$2500.



4/19/14



4/19/14

EDWARD DENKER-YOUNGS
BRIAN DENKER YOUNGS
33 PENNINGTON DRIVE
HUNTINGTON, NY 11743

9011

50-7365/2214

4/19/14

Date

Pay to the
Order of

Grayson Johnson

\$1,250 -

One Thousand Two Hundred Fifty⁰⁰

Dollars



Security
Features
Details on
Back

Bethpage 

Federal Credit Union
Bethpage, New York 11714

NOT VALID FOR UNDER \$500

For

Irrigation System

Brian A. Young

⑆221473652⑆000249⑆ 9011

Hardford Clarke

HAUSER II LANDSCAPES, INC

Contract

Attention: Rabbi Dr. Brian & John

Denker- Youngs

Address: 33 Pennington Drive, Huntington NY

Date: 10/2/2013

PROJECT TITLE: Hardscape Design

PROJECT DESCRIPTION: Install patios, walkways and firepit.

T 631-383-8124

Waynekom62@Gmail.com

HauserIIlandscapes@yahoo.com

\$15K landscaping

*-\$2500 credit
-\$1250 grayson
\$3750*

*\$11,250
+ 48,000
\$59,250 total
- 5,000 cash
10/5
\$54,250*

Description	
Hardscape: Patio & Walkways:	
1.	Demo- backyard – red brick patio near house. Demo-n-reed brick set of steps going to pool patio. Cart away all debris.
2.	Remove bluestone patio around pool and save blue stone for upper patio.
3.	Install new Patio in backyard/back of house according to design plan. Patio will have 4 inches of concrete installed for a base. Install pavers chosen by customer.
4.	Install sitting wall on right side of patio using Cambridge wall stone according to design plan. Sitting wall will be 20 inches to 22 inches in height.
5.	Install fire pit area using Cambridge fire pit area using Cambridge fire pit with loft long sitting wall and stepping stones. Install 3/8" blue stone for base. Install this area according to design.
6.	Move hot tub on patio area, near Sunroom according to design picture.
7.	Install Polymetric sand in patio to prevent weeds. Install new steps from patio door and new patio according to design picture.
8.	Install Steps to Pool. <ul style="list-style-type: none"> a. Use Cambridge pavers and wall stone to install steps, according to design. b. Install Polymetric sand to prevent weeds.

HAUSER II LANDSCAPES, INC

Contract

T 631-383-8124

Waynekorn62@Gmail.com

HauserIILandscapes@yahoo.com

Description
9. Pool Patio: <ul style="list-style-type: none">a. Install new coping on pool to match pavers to coping will be a Natural looking stone.b. Install 4" concrete base for pool patioc. Install Cambridge Pavers for patio according to design picture.d. Patio will have a wall system installed according to design wall and will be approximately 2.5 to 3 feet in height. Wall will have a 12" deep by 18" wide footing.e. Install Poly sand to prevent weeds.
10. Upper Patio: <ul style="list-style-type: none">a. Install used blue stone to make patio. Install 4" concrete baseb. Install blue stone walkway from blue stone patio to pool patio.
11. Front Porch and Walkway: <ul style="list-style-type: none">a. Demo existing wood porch at front door and cart away all debris.b. Install new porch using Cambridge Wall system and pavers.c. Install set of steps for porch using Cambridge Wall system. Install according to picture.
12. Front Walkway: <ul style="list-style-type: none">a. Install walkway in replace of stepping stone path.b. Install 4" concrete basec. Install Cambridge pavers for walkway according to design pictures.d. Install Polysand to prevent weeds.
13. Install outlet parking area on right side of driveway using RCA for base (crushed concrete) 2" of 3/8" bluestone and install Belgium block for border.

HAUSER II LANDSCAPES, INC

Contract

T 631-383-8124

Waynekorn62@gmail.comHauserIIlandscapes@yahoo.com

Description
Materials:
14. Cambridge Pavers: Style: _____ Color: _____
15. Cambridge Wall: Style: _____ Color: _____
16. Cambridge Fire pit
17. Portland Cement
18. 3/8" Bluestone
19. Stepping Stones
20. Concrete Sand
21. Belgium Blocks
22. Install grill with Cambridge stone for cost if customer wants. <i>800 plus Bluestone top or Granite</i>

COST: \$46,500.00Customer Signature: *[Signature]*Date: *10/5/13*

Employers Signature: _____

Date: _____

23. solar lights front walkway

Payment Type	Amount	Date	Customer Signature
Deposit	\$20,000.00 <i>15,000</i>	<i>10/5/2013</i>	<i>[Signature]</i>
1st payment	\$10,000.00 <i>15,000</i>		
2nd payment	\$10,000.00 <i>16,000</i>		
Balance	\$6,000.00 <i>sample 70,000</i>		

*Disclaimers: Any underground lines or pipes not properly identified before the start of services will not be covered. Any Guarantees past the date agreed upon will not be covered.

EDWARD J. YOUNGB
BRIAN H. DENKER
99 WEST SHORE RD
HUNTINGTON, NY 11743

151

50-79851-2214

10/5/13

DATE

**PAY TO THE
ORDER OF**

PAY TO THE ORDER OF: Hauser II Landscapes \$5,000

Bethpage
South Union

Federal Credit Union
Hempstead, New York 11546

FOR

Federal Credit Union
Hempstead, New York 11540

Deposit landscape SIGNATURE *Diana A. L...*

FOR 1157 HORTON RD #10334 015

FOR 0221473652:0007778378352 015

JPMorgan Chase Bank - 100705. 003800-220059

Deposit Only

From
checking